

WEEKLY BOOKLET:333



A written collection of the blessed sayings of
Shaykh al-Tareeqah, Ameer Ahl al-Sunnah, Founder of Dawat-e-Islami,
Hazrat Allama Mawlana Muhammad Ilyas Attar Qadiri Razavi **دامت بركاتهم العالوية**, titled:

13 Questions and Answers About Business

14 Pages



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پیشکش
المدينة العالمية
(دعوت اسلامی)
Islamic Research Center

کاروبار کے بارے میں 13 سوال جواب

13 Questions and Answers about Business

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This booklet was composed in Urdu by Madinah-tul-‘Ilmiyyah. **Translation Department (Dawat-e-Islami)** has translated it into English. If you find any mistake in the translation or composing, please inform the Translation Department on the following postal or email address with the intention of earning reward (*thawāb*).

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13 Questions and Answers about Business

An English translation of *Ameer-e-Ahl-e-Sunnat Sē Kārōbār Kē Bārē Mēin 13 Sawāl Jawāb*



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أَلْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ وَالصَّلَاةُ وَالسَّلَامُ عَلَى سَيِّدِ الْمُرْسَلِينَ
أَتَابَعْتُ فَأَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Du‘ā for reading this book

Read the following du‘ā before you read a religious book or begin an Islamic lesson; you will remember whatever you study **إن شاء الله**:

اللَّهُمَّ افْتَحْ عَلَيْنَا حِكْمَتَكَ وَأَنْشُرْ
عَلَيْنَا رَحْمَتَكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ

O Allah! Open the doors of knowledge and wisdom for us and have mercy on us! O He Who is the Most Glorious and Honourable! (*Al-Mustaṭraf, vol. 1, pp. 40*)

Note:

Recite ṣalāt upon the Prophet once before and after.

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13 Questions and Answers about Business¹

Dua of Attar

O Lord of Mustafa! Whoever reads or listens to the 14 page booklet “13 Questions and Answers about Business,” grant them the ability to conduct business in accordance with Islamic law! Forgive them and their parents without accountability!

أَمِينٌ بِجَاهِ خَاتِمِ النَّبِيِّينَ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

The excellence of reciting ṣalāt upon the Prophet

The final Prophet of Allah صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ stated, “Whoever faces a difficulty should recite abundant ṣalāt upon me, as reciting ṣalāt upon me repels calamities.”²

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللَّهُ عَلَيَّ مُحَمَّدٍ

¹ This booklet contains questions posed to the Amir of Ahl al-Sunnah

دَاعِشْتَبْرَكَائِهِمُ الْعَالِيَةِ, along with his answers.

² Al-Qawl al-Badī, p. 414

Q: When we purchase packed items from a bakery and open them, they sometimes turn out to be spoiled. When we return them to the bakery, they refuse to exchange them. What do we do in such a situation?

A: It is better to check these items at the bakery, as when they are checked at home and returned, the bakery owner will not accept them, even if the customer will take oaths that he has not interfered with them; this will lead to arguments.

The customer should take permission from the owner to open and check the items. It should be stipulated that if the items are sound, they will be purchased, and if they are spoiled, they will not be. It should only be opened upon receiving permission, or disputes may occur. It is not allowed to do business in a manner which leads to conflict.

“Purchased items cannot be returned”

(The honourable mufti present in the Madani Muzakarah said:) If there is a defect in the item, even if the customer did not open it and check at the shop, the owner must accept its return. Many items are such that they cannot be opened and viewed within the shop.

For example, gift packed items cannot be opened at the shop, as it would be difficult to look after them once opened. These are instead usually opened at home. Normally, shops that supply quality goods do not face the issue of spoiled or faulty items.

Where this is more common, shopkeepers put up written notices stating that the return of purchased items will not be accepted. This is not a principle of any kind. A defective item must be accepted by the owner. If the owner does not want to accept returns, he should absolve himself by informing the customer that the item is being sold as seen and should be inspected now, as it cannot be returned afterwards. The things some of them write about not accepting returned items is not correct, according to Islamic law.¹

Q: I work at a shop. Sometimes, there is such a large number of customers at the shop that I am unable to pray in congregation. How is it to miss the congregation in such a situation?

A: If the time for the congregational salah has arrived and apart from a rush of customers, there is no other impediment, this is not an excuse accepted by Islamic law. A person leaving the congregation for this reason will be sinful. If leaving customers to join salah in congregation does not get rid of greed and selfishness, then what will?

Bear in mind, it is not allowed to take employment in which a person is forbidden from praying in congregation, or presents itself as a barrier in doing so. However, if one's employment is in a place with no masjid in which salah can be offered in

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 2, p. 64

congregation; in this situation, if someone prayed individually before the disliked timing, he will not be sinful.¹

Q: Is it permissible to open a bank account due to a business necessity or to protect one's wealth?

A: It is permissible to open a current account. Scholars of Islam have forbidden the opening of a savings account as it accrues interest (usury) over time.²

Q: If there is repeated loss in one's business, what could be the reason for this?

A: Loss and profit are in Allah's control. Loss is sometimes a test and at other times due to one's own shortcomings. People usually attribute this to magic. They assume magic and jinn are behind every problem. This is not the case; not all people are embroiled in such evils.

If your business is suffering loss, work hard. Repent, recite the Quran, be steadfast in salah, make dua, and recite litanies for blessing in provisions. **إِنشَاءَ اللَّهِ** Your sustenance will open up, there will be improvement, and your losses will cease.

¹ Malfuzāt Amīr-i-Ahl-i-Sunnat, vol. 2, p. 65

² Chanday Kay Baray Mein Sawal Jawab, p. 49, Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 4, p. 342

Read Maktaba-tul-Madinah's booklet *Sparrow and Blind Snake*¹, which contains effective litanies for blessings in provision. **إِنْ شَاءَ اللَّهُ** Your business will begin to prosper.²

Q: When some businesspeople are advised to take Islamic guidance regarding their business or to visit Dar al-Ifta, they say, "We neither lie nor take people's wealth unjustly, and we also pay our zakat in full. It is not necessary for us to take such advice." What do you say concerning this?

A: It would probably not be an exaggeration to say that 99.9% of businesspeople do not know business rulings. They merely give lip service, saying, "We remember Allah Almighty, we do not have any selfish goals in mind, we are merely earning a living for our children," whilst they obviously fill their accounts with that which is unlawful. They think, "I am not running a liquor store or involved in usurious transactions," whereas they lie profusely and deceive people. They do not take such matters seriously.

¹ Sparrow and Blind Snake is a 39-page booklet penned by Mawlana Ilyas Attar al-Qadiri. It discusses the definition of poverty, contains hadith discussing its virtues, the excellence of hiding one's neediness, causes of poverty, solutions for it, litanies for blessings in sustenance, and methods of attaining ease in business affairs. (Department for Malfuzāt Ameer-e-Ahl-e-Sunnat)

² Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 5, p. 70

They think, “This is all part of business. How can trade be conducted without these things? If I do not lie, items are not sold.” نَعُوذُ بِاللَّهِ this is a mindset inspired by Satan. When this is the state of one’s business, how will there be any blessings? How will one’s heart ever feel like offering salah? How will a person gain concentration and humility as he prays? How will a person soften his heart? How will his dislike for sin increase?

Businesspeople reading or listening to this should have their business practices reviewed by Dar al-Ifta Ahl al-Sunnah. They will need to attend for this in person, and if this is not possible, they will have to make contact via the internet. Without this, providing lawful sustenance for one’s family members is very difficult.

I have spoken candidly and generally. I have not issued a verdict on anyone’s business in particular. Everyone should learn Islamic rulings. If one is an employee, it is obligatory to learn the rulings of being employed, and if one is an employer, it is also obligatory to learn rulings of employing people.¹

If they say they do not want to know about these fine details; are they prepared to say this on the Day of Judgement? نَعُوذُ بِاللَّهِ Do they not fear being sent to the Hellfire? When we have been sent into the world and اَلْحَمْدُ لِلّٰهِ we are Muslims, we must obey the commands of Allah Almighty and His Messenger صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ.

¹ Fatāwā al-Riḍāwiyah, vol. 23, p. 623 – 626, Summarized

There is no other way. We must make an attempt. May Allah Almighty make us from those who try.¹

Q: To make various designs on clothing, leftover pieces of cloth are used. Is the usage of such material permitted?

A: It is apparent that the colourful pieces of cloth added to make designs on clothing are taken from some ream of cloth. These are remnant pieces from reams of cloth and the off-cuts that remain after sewing clothes; these are permissible to use for tailors. Some people do not like plain clothes and have these pieces attached to them.

Anyhow, as long as it is not confirmed that the cloth used for these designs is stolen, it can be utilised. If it is established the cut pieces are stolen, trading in them will be unlawful; however, this is usually not the case.

If I were a tailor

If I were a tailor, I would keep a bag for all threads, off-cuts, and remnant pieces from the customer's material. I would offer this along with the completed clothing. I would also keep a dustbin nearby. If the customer disliked these pieces, I would suggest they put them in there. If I so wished, I would use those pieces later. This is how I am; I do not know whether they should be kept or not.

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 5, p. 75

Due to lack of Islamic knowledge, one may do many things wrong. The carnal-self (*nafs*) tries its best to ensure we infringe the rights of others.

Off-cuts from clothing are used in different things. Some ingenious people make baby clothing out of them. They can also be used for cleaning. The age of throwing things away has ended. Nowadays, everything is sold on.

In the past, printers would discard pieces of paper and poor people would pick them up and used them in place of coals for cooking. Having said all this, a pious tailor will act on the advice mentioned. Intending to please Allah Almighty, he will increase in piety and his credibility amongst people will increase too.

Not all tailors steal cloth

A saying we hear is, “Whoever is not a thief cannot be a tailor.” Even if you measure cloth exactly and give it to a tailor that steals, he will cut it in such a way that some will remain for him.

In *Bahār-e-Sharīʿat*, it is stated that wearing a kurta down to the mid-shin is sunnah.¹ Those that wear their kurta up to mid-shin will have experience of this: they give their measurement to a tailor, but are fortunate if it is sewn to that length. The customer will not realise it.

¹ Radd al-Muhtār, vol. 9, p. 579; Bahār-i-Sharīʿat, vol. 3, p. 409, part 16

When he lowers himself to look, it will appear as though the shirt reaches mid-shin, but when he stands upright, an onlooker will let him know where it is in comparison to the middle of his shin. In this same way, they mention a handspan wide sleeve, but when is that fulfilled? Tailors reduce how much cloth they use when fashioning clothes.

Not every tailor does this. I am speaking generally. Whoever does this should fear Allah Almighty. مَا تَقَى اللَّهَ There are many tailors in the religious environment (of Dawat-e-Islami) about whom I have good opinion that they carry out their work correctly.¹

Q: Which type of perfume do you prefer? Many issues persist with perfume bottles. Some hold 3 grams of oil, others 2.5. If a customer asks for 3 grams, how do we tell them that we are not certain of the exact amount of perfume that fits into these bottles? How can we inform them of the correct weight? Please provide a solution for this.

A: I prefer the sweet scent of the beloved Prophet's fragrant perspiration - صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ.

Perfume bottles come in various measures. This is indeed a trial. How can a seller say they are an exact measure? The solution to this is to sell them without any mention of exact measure, saying, "This bottle is for x amount and that is for x amount." If the bottles have measure written on them, the

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 5, p. 220

shopkeeper should say, “Even though this measure is written on this bottle, I have not verified the exact amount.”

This may be difficult, as dealing with the public is not easy. As a person involved in business myself, I know from experience that people can cause you annoyance, but this will have to be done. Otherwise, saying that a bottle is of a particular measure and then giving a lesser size will make one sinful.¹

Q: In which manner can dowry money be used? I once heard on Madani Channel that a wife can give it to her husband for business purposes. Can she do this?

A: The dowry she receives is in her ownership, so she may use it in any permissible way. If she wishes, she may give it to her husband, and if she does not want it back, she also has the choice of pardoning it.²

Q: Is trading on the 9th and 10th of Muḥarram forbidden? Furthermore, can we not light a stove in the home on these days?

A: These matters are incorrect. Trading and lighting stoves are both allowed on these days.³

Q: The severe punishments of fraudulent transactions, selling items with hidden defects, and dishonesty in business are

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 5, p. 243

² Durr-e-Mukhtār , vol. 4, p. 239; Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 6, p. 65

³ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 6, p. 166

explained in Dawat-e-Islami's Sunnah-inspired gatherings. We also learn of them being severe sins. Yet, when people start trading and see profits, they forget these punishments.

For the sake of some money, they sometimes even mix harmful substances into household items such as flour, lentils, rice, ghee, etc. They seem unconcerned about the detrimental effect of these contaminants on people's health; children may become crippled, and some may be afflicted with damage to their eyes or kidneys, etc. Why do not those who harm their worldly life and Hereafter for the love of wealth, acquire the mindset to avoid this sin instead?

A: This topic requires a lengthy discussion. The dishonesty and fraud found in products nowadays is a worrying phenomenon. Even drinking water is being contaminated. What can a person do in such a situation? Take note; if both buyer and seller know the item is altered or mixed with something else, and both are aware how much additional substance was added, there is now no sin if the customer chooses to purchase it. This does not happen normally, however. Everyone searches for the original and unaltered product.

Exaggerating somewhat, 99.99% of items are tampered with. Which item shall we speak about? I have heard that instead of milk, whitener liquid is added to milk cartons. Despite being written it is not milk, people are still consuming it in tea. If

those who produce such cartons declare all its ingredients clearly on the carton itself, they will not face any consequences.

Nowadays, milk and spices nearly always suffer from tampering. Water is mixed into milk, and milk from cows, goats, and buffaloes is all mixed together. In Pakistan, people do not like cow milk, whilst I have read there is cure in the milk and ghee of cows.¹ Despite this, people here in Pakistan do not use it.

Overseas, cartons are labelled as having cow milk and are readily purchased. If the milk is from cows, goats, and buffaloes, and mixed, and the customer is aware, then this is fine. If the customer is unaware, then this is a form of deception, as they will be buying believing it to be buffalo milk, which is thicker and therefore more favourable in Pakistan. Some even thicken milk with flour. May Allah Almighty grant them the ability to repent.

Dried papaya seeds are added into black peppers, and due to their black colour, they are not noticeable. Used tea leaves from restaurants and the husks of boiled chickpeas which have been dyed are added into tea leaves. In short, all manner of tampering is taking place. Who knows what substances are added into boxes of spices? If possible, try and purchase open spices from the marketplace; even if they are not totally pure, they will be better.

¹ Mustadrak, vol.5, p.575, Hadith 8274

However, not every manufacturer of spices is fraudulent in their business dealings. It is also found tampered boxes will be sold cheaper whilst pure ones are sold more expensively to cover production costs.

Now who will buy a pure box, which may even be three times more expensive compared to a cheaper option? This is why they say “he rips people off” about those who sell pure items, even if they take multiple oaths that they are providing honest products.

Earn through permissible avenues

If a person claims they are compelled to sell tampered items to run a business, they should not do this at all. There are many other avenues of earning a permissible living; he should take up one of those and earn lawful income. People often seek to live luxurious lifestyles, and to fulfil these desires, they fall into the sin of acquiring wealth through unlawful means.

Those who do not give up fraudulent transactions and dishonesty in selling, should prepare to be punished. I say this as a wakeup call, as we all know there is nothing in this world that can prepare a person for withstanding Hellfire. نَعُوذُ بِاللَّهِ If someone says, “I can take the punishment of Hellfire,” has

committed an act of disbelief.¹ Such a person becomes a disbeliever for taking the punishment of Allah Almighty lightly.

The fire of Hell can only be avoided by divine mercy, sincere repentance, and tears shed in the fear of Allah Almighty. A person's shrewdness will not avail him. May Allah Almighty grant us the ability to be content with a small amount of sustenance.

اٰمِيْنَ بِجَاوِزَاتِ النَّبِيِّينَ صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

The transient nature of fraudulent earnings

At this point, Haji Imran Attari said: Wealth acquired in this way slips away from a person. There is the famous account of the person who used to mix water into milk. One day, a flood came and took away all his livestock. Someone said to him, "This is the same water that you used to mix into the milk. Today that water has come in form of a flood and taken away your wealth."²

The wealth which comes through incorrect means ends up in incorrect avenues, such as in the hands of thieves, etc. There are severe warnings for those that use deception in business.

¹ Fatāwā al-Riḍāwīyah, vol. 14, p. 654

² Iḥyā' al-'Ulūm, vol. 2, p. 7

A hadith mentions, “Whoever sells a defective item and does not make it apparent to the customer remains in the displeasure of Allah Almighty, whilst angels continue to curse him.”¹ It is stated in another hadith:

The purest of earnings is the earning of those traders who when they speak, do not lie; when they are entrusted with something, they are not treacherous; and when they make a promise, they do not break it. When they purchase something, they do not revile it; when they sell their own item, they do not exaggerate in describing it; when they owe someone, they do not delay in returning it; and when they are owed by someone, they are not harsh.²

May Allah Almighty grant us the ability to earn lawful sustenance.³

اٰمِيْنَ بِجَاةِ خَاتَمِ النَّبِيِّينَ صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

Q: An Islamic brother has a business dealing in buffalos. Somebody has instilled in his mind that, “When you expand your business, magic will befall you and you will suffer some form of loss.” What can a person do in this state and how can his confidence be restored?

¹ Sunan Ibn Mājah, vol.3, p.59, Hadith 2247

² Shu’ab al-Iman, vol.4, p.221, Hadith 4854

³ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 6, p. 438

A: Such a person should rely upon Allah Almighty. Whatever Allah Almighty wills, shall occur. If this person is a disciple of a *murshid*, he should recite the litanies of his spiritual order diligently and wear an amulet. **إِنْ شَاءَ اللَّهُ**. He will gain much benefit and any obstacles there may be will also dissipate.¹

Q: Some people forget their clothes at the launderette and a long period of time passes. What should the launderer do in this case?

A: The launderer should take the numbers and addresses of their customers. If the customer does not turn up, they can send a worker to the person's home. In some areas, launderers collect clothes from people's homes directly and deliver them after washing them. In such a scenario, the possibility of forgetting on the part of the customer does not even arise. In such a laundry business, workers are normally locals, and if a person were to forget, someone would deliver the clothes to his home. It is not a big problem.

If the launderer is careless, that is another issue, but he should not be. He should not usurp the customer's clothing if it is forgotten, rather he should store it with himself safely. Usually, laundrymen have a fixed number of regular customers; they do not acquire new customers on a daily basis. He should put a note up on the wall as a reminder for whoever has forgotten.²

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 7, p. 194

² Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 7, p. 204

Q: Is it permissible to have a business supplying water?

A: It is permissible.¹

Note: The question posed on page 3 is presented by the Department for Malfuzat Ameer-e-Ahl-e-Sunnat, whereas the answer is from the Amir of Ahl al-Sunnah داعية تبركاته عليه السلام.

¹ Malfuzāt Ameer-e-Ahl-e-Sunnat, vol. 2, p. 45

Next week's Booklet



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